

Contextual Analysis Report Example:

BenefitExpress Broker Workflow

Study goal

Understand how brokers use BenefitExpress in real-world quoting and enrollment tasks, and identify breakdowns that increase time, errors, and rework.

Method

- Contextual inquiry / in-office observation (shadowing + think-aloud)
- Notes captured screen-by-screen with timestamps
- Follow-up probing questions after task completion

Participants

- 6 brokers (mix of internal + external)
- Experience range: 1–15 years in small group quoting

Observed tasks

1. Create a new small-group quote (enter group demographics + census)
 2. Configure plan options (benefit configurator + optional riders)
 3. Compare 2–3 product options and confirm rates
 4. Message underwriter to clarify eligibility question
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Key findings (what we saw in-context)

1) Terminology mismatches cause hesitation and wrong-field entry

- Brokers paused when labels didn't match language used by HR clients (e.g., "Eligible Class" vs. "Employee Class").
- Result: trial-and-error entry, more backtracking, and frequent "save → exit → reopen" behavior.

Annotated excerpt (timestamp 07:42)

"This isn't what my group calls it... I'm not sure if I should pick 'Class' or 'Tier' here."
UI trigger: Field label + helper text unclear at eligibility step.

2) Repetitive data entry across screens creates workarounds

- Brokers repeatedly entered the same group info across multiple steps.
- Workaround: copy/paste from spreadsheets, then re-check fields because formats differ by screen.
- Result: higher error risk + longer completion time.

3) Backtracking is common due to weak system feedback

- Brokers often moved forward unsure if inputs were saved or applied to rates.
 - They used the browser back button or opened a second tab to verify “what changed.”
 - Result: disrupted flow and increased cognitive load.
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Task-flow friction snapshot (example)

Quote Creation Flow (Observed)

- Step 1: Group setup → OK
- Step 2: Census entry → High friction (repeated fields, formatting inconsistencies)
- Step 3: Eligibility/configurator → High friction (terminology mismatch)
- Step 4: Review rates → Backtracking hotspot (uncertain save/apply state)

Most frequent backtrack loop: Step 3 ⇌ Step 2 (to verify group details / correct earlier fields)

Prioritized recommendations (actionable)

P1 — Reduce confusion + rework

- Align labels and helper text with broker vocabulary (use broker terms + examples)
- Add inline validation + “why this is needed” microcopy on high-risk fields

P1 — Cut redundant entry

- Pre-fill shared fields across steps; persist group context automatically
- Add “copy from prior quote” / “import census” option (CSV template)

P2 — Improve feedback + navigation confidence

- Clear save/apply confirmation (“Saved”, “Rates updated”, timestamp)
 - Progress indicator + “You’re on step X of Y” with completion states
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Success metrics to track after changes

- Time to complete a quote (median / P90)
- Backtracking rate (step-to-step reversals per session)
- Field-level error rate on top 5 problematic inputs
- Drop-off rate by step (quote start → rates view)
- Broker confidence rating (“I’m confident this quote is accurate”)